

ATM SAFETY: MINIMIZE YOUR RISK

Protect Yourself . . .

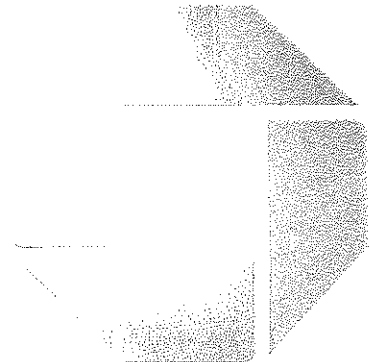
- **Avoid isolated ATMs.** Use ATMs in busy areas, if possible.
- **Be ready.** Have your transactions, deposit envelope and card ready before you reach the ATM. Take extra envelopes before you leave the ATM for future transactions.
- **Look around.** Be aware of your surroundings. Do not use an ATM if lights are not working, or you notice anything or anyone suspicious nearby; if you've begun your transaction, use the cancel feature. After dark, consider bringing a friend along.
- **Report suspicious activity immediately.** Contact the local police or a security officer if you witness any suspicious activity at the ATM. If you suspect you're being followed from an ATM, hurry to a busy area and immediately contact the police.
- **Guard yourself at the drive-up ATM.** Don't allow yourself to be blocked in. Make sure the car in front of you has pulled away completely before approaching the ATM. Keep doors locked and windows closed except to perform your transaction.
- **Secure your car.** If you must leave your car to use an ATM, never leave your car running, the doors open or the keys inside.
- **Don't display cash.** Pocket your cash, your card and your receipt immediately after an ATM transaction. Count your cash only when you are certain you are in a secure area.

Protect Your Card . . .

- **Protect your PIN.** Memorize your Personal Identification Number (PIN). Never keep your PIN where it can easily be discovered, such as written on your card, in your wallet or in your purse. Stand between the ATM and anyone waiting, so nobody can see the buttons you push.
- **Never give your PIN to anyone.** Don't let others use your card. Never give out your PIN or card information to anyone over the phone.
- **Keep your card in a safe place.** Protect your card the same way you would protect cash or a credit card.
- **Take your receipt.** Your receipt contains confidential information. If you don't need the receipt, destroy it at home.
- **Cancel if necessary.** If you suspect the ATM is not processing your transaction properly, use the cancel feature on the ATM and find another machine.
- **Report a lost or stolen card immediately.** The sooner you notify us that your card is in danger of being misused, the sooner we can take precautions to ensure that it is not misused.

By observing these safety tips, you can minimize your risks while enjoying the convenience of 24-hour ATM banking.

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(Downstate New York Market)
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Account Rules and Regulations

Your Guide to:

Checking

Savings

Certificates of Deposit

Overdraft Protection

Privacy Policy

(Downstate New York Market)

Welcome to Chase!

Thank you for opening your new account with us. You can look forward to getting more value for your money, with accounts and banking packages that reward you with additional privileges the more you bank with us. At the same time, life will get easier thanks to our vast network of branches and ATMs, as well as one of the best online banking and bill payment services available anywhere. That's what makes Chase such a great place to bank.

About this guide

This guide contains your agreement with us, including complete account information; it sets forth your duties to us, and defines certain elections that you made when you opened your account with us.

Your deposit account is subject to rules that protect both you and us. This agreement explains these rules and should be read carefully by all depositors. Please review and retain it in a safe place should you need to refer to it in the future.

Regarding your personal information

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account.

- When you open a personal account, we will ask for your name, residential address, date of birth and social security number, which will allow us to verify your identity.
- When you open a business account, we will ask for your business name, tax identification number and business address, which will allow us to verify your business. We may also ask for your name, residential address, date of birth and social security number, which will allow us to verify your identity.

We appreciate your business—and we'll work hard to prove that you've made a smart decision banking at Chase. If you have questions, please feel free to call us or visit us online at www.Chase.com (Chase.com).

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Questions and Answers

- Q |** *Where can I find the location of a Chase Branch or ATM nearest to me?*
- A |** Use our ATM and Branch Locator on Chase.com to find the location nearest you. You can search by city, zip code, street name or any combination of these. Or call us at 1-800-935-9935 and we would be happy to assist you.
- Q |** *What should I do if my ATM or debit card is lost or stolen?*
- A |** Call 1-800-935-9935 immediately if your card has been lost or stolen or if you suspect unauthorized use.
- Q |** *How can I add someone to my personal accounts?*
- A |** To add an additional owner to your personal accounts, both signers must visit a local Branch so that the prospective co-signer can be identified and your signature card updated.
- Q |** *How do I change my name on my accounts?*
- A |** To change your name on your accounts, please take your updated photo ID and any supporting documents (i.e., marriage certificate, divorce, or other court orders) into your nearest Chase Branch so that your signature card may be updated.
- Q |** *How can I change my type of checking or savings account?*
- A |** It's important that your accounts suit your needs, and we are here to help. Call us or visit a Chase Branch to speak with a Banker, who will be happy to review your accounts with you and make any changes. Even if you change your account type, you'll keep the same account number.
- Q |** *Does Chase offer a checking account for children who are under 18 years of age?*
- A |** Absolutely! To meet your and your children's unique needs, we offer the Chase High School Checking account to individuals age 15-18 with Parent/Guardian as a joint owner. For more details on this account, please refer to the Specialty Checking Accounts section.
- Q |** *How does Check Safekeeping work?*
- A |** With Check Safekeeping, all your checks that have been processed and paid against your account are imaged and retained for seven years. You do not get these checks in your statement with this option, but you can view the check images online if you have enrolled your accounts on Chase.com.

Address and Telephone Numbers:

Personal Accounts:

Main Phone number: 1-800-935-9935
 Spanish: 1-877-31CHASE
 (1-877-312-4273)

Business Accounts:

Main Phone number: 1-800-CHASE38
 (1-800-242-7338)
 Spanish: 1-888-622-4273

Hearing Impaired: 1-800-CHASE TD
 (1-800-242-7383)

If you believe your card has been lost or stolen, or for purchase and ATM transactions, call us at the telephone numbers listed above or write.

Chase
 Regulation E, TX1-2551
 Card and ATM Operations
 P.O. Box 620002
 Dallas, TX 75262-9802

In case of errors or questions about your electronic funds transfers (EFT), call 1-866-564-2262.

Deposit Account Agreement

This agreement governs personal and business deposit accounts identified in this Deposit Account Agreement at JPMorgan Chase Bank, N.A. (the "Agreement"). By signing a services application, deposit account signature card, or by otherwise opening or maintaining a checking, savings or certificate of deposit (including retirement certificates of deposit) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. However, if your account is maintained with a business unit of the Bank that provides you a different deposit agreement, or if you contract for services that require your consent to a different deposit agreement, your account will be governed by that agreement.

As used in this Agreement, "we," "us," "our" and the "Bank" mean JPMorgan Chase Bank, N.A. Your "Account" means each deposit account you have with us that is governed by this Agreement. "You" or "your" means each person or entity in whose name the Account at the Bank is maintained or who exercises an ownership interest therein, as well as any assignee or successor in interest to the Account.

This Agreement includes the following disclosures applicable to the Bank's personal and business deposit accounts that the Bank has provided to you: (i) the Additional Banking Services and Fees, (ii) the rate sheets for interest bearing accounts, and (iii) any additional disclosures regarding your Account that the Bank may provide to you.

Personal Checking Accounts and Personal Banking Packages

Chase offers a wide range of accounts
and banking packages to meet your
everyday banking needs.

All our checking accounts feature:

- Free access to more than 7,300 Chase ATMs nationwide
- Free access to over 2,600 convenient branch locations
- Free Chase OnlineSM Banking
- Free personalized voice, text and E-mail Alerts
- Free online check images
- Free online statements
- 24/7 access to your account information
- Debit cards

Except as noted, each checking account:

- Is available only to individuals or unincorporated non-business associations
- Features check safekeeping, unlimited check writing, and free Chase OnlineSM Banking and free Chase OnlineSM Bill Payment
- Provides monthly statements

Chase Banking Packages

Be rewarded for your relationships!

Chase Banking Packages begin with a checking account. Add a savings account or other Chase account specified below to give you a wealth of special banking privileges.

- Depending on the package you select, link your checking, savings and CD accounts together for added benefits and services such as:
 - Higher interest rates
 - Additional accounts with no monthly Service Fee
 - And much more!
- Rely on Chase to help make sure all of your money is working together to reach the goals that matter most to you.

Chase Convenience Package

The Chase Convenience Package lets you take advantage of the ease and convenience of direct deposit while you build your financial future.

PRIMARY ACCOUNT:**Chase Free CheckingSM****BENEFITS:**

- Free access to 7,300 Chase ATMs and 2,600 branches nationwide
- Free Chase Online Banking including free personalized alerts and free online statements and check images
- Free Chase Check Card
- Free enrollment in Chase Visa[®] Extras Rewards Program

MINIMUM TO OPEN:

\$25

MONTHLY SERVICE FEE:

No Service Fee with a monthly direct deposit.

Otherwise a \$6 monthly Service Fee will apply.

STATEMENT OPTIONS:

- Check Safekeeping required: No fee¹
- Online statements available at Chase.com: No fee

INTEREST:

None

KEY PACKAGE ADVANTAGES:

- Link a Chase SavingsSM account to this checking account and also enjoy the following benefits:
 - The Service Fee for this savings account will be waived for the first 12 months from account opening by establishing automatic monthly transfers of \$25 or more from your Chase checking account
 - Receive a combined statement
 - Your Chase SavingsSM account can be used for overdraft protection
- Chase offers no annual fee credit cards (subject to credit approval) with numerous options, such as cash back, rewards, travel and more. Link a Chase credit card to your primary checking account and get the following benefits:
 - Transfer funds and make payments to your card online
 - Your Chase credit card can be used for overdraft protection

**Chase Better Banking
Package**

The Chase Better Banking Package provides you with convenient, everyday banking services and features. You can choose to link additional Chase accounts, including savings, CDs, investments and loans, to help you meet your checking balance qualifiers.

PRIMARY ACCOUNT:
Chase Better Banking® Checking
BENEFITS:

- Free access to 7,300 Chase ATMs and 2,600 branches nationwide
- Free Chase Online Banking including free personalized alerts and free online statements and check images
- Free Chase Better Banking Check Card
- Free enrollment in Chase Visa® Extras Rewards Program
- No fee money orders, official checks and travelers checks

MINIMUM TO OPEN:

\$25

MONTHLY SERVICE FEE:

No Service Fee in any statement period in which you:

- Maintain a minimum ledger balance of \$1,500 or more in this account; or
- Keep an average ledger balance of \$5,000 or more in this account or a combination of this account and any qualifying deposit, credit or investment accounts² linked with this account³

Otherwise, a \$10 monthly Service Fee will apply.

STATEMENT OPTIONS:

- Check Safekeeping: No fee
- Online statements available at Chase.com: No fee
- Image Statement: \$3 monthly fee⁴
- Check Enclosure: \$3 monthly fee⁴

INTEREST:

Variable; earn interest each day when the collected balance is \$2,500 and over.

KEY PACKAGE ADVANTAGES:

- Link a Chase Money Market SavingsSM account to this checking account and also get the following benefits:
 - Earn higher interest rates on your Chase Money Market Savings account when linked to an active Chase Better Banking Checking account⁵
 - The Service Fee for this savings account will be waived for the first 12 months from account opening by establishing automatic monthly transfers of \$100 or more from your Chase checking account
 - Balances count toward waiving your monthly Service Fee on this checking account
 - Receive a combined statement
 - Your savings account can be used for overdraft protection
- Earn higher interest rates on your CDs when linked to this checking account.⁶ For new and renewing CDs, see a Banker to make sure these accounts are linked and to take advantage of this higher interest rate.
- Chase offers no annual fee credit cards (subject to credit approval) with numerous options, such as cash back, rewards, travel and more. Link a Chase credit card to your primary checking account and get the following benefits:
 - Transfer funds and make payments to your card online
 - Outstanding balances count toward waiving your monthly Service Fee on this checking account
 - Your Chase credit card can be used for overdraft protection

Chase Premier Package

One of our best packages, the Chase Premier Package provides you with maximum value when combining an interest-earning checking account with your Chase savings, CD, investment, loan and mortgage balances.

PRIMARY ACCOUNT:**BENEFITS:****Chase Premier CheckingSM**

- Free access to 7,300 Chase ATMs and 2,600 branches nationwide
- Free Chase Online Banking including free personalized alerts and free online statements and check images
- Free Premier Check Card
- Free enrollment in Chase Visa[®] Extras Rewards Program
- Free Premier Checks¹¹ or a 50% discount on other personal check styles
- Four non-Chase ATM transactions per statement period with no Chase fee⁷
- Free small-size Safe Deposit Box⁸
- No fee money orders, official checks and travelers checks

WHO IS ELIGIBLE:

Available to individuals.

MINIMUM TO OPEN:

\$1,000

MONTHLY SERVICE FEE:

No Service Fee in any statement period in which you:

- Keep an average ledger balance of \$15,000 or more in this account or a combination of this account and any qualifying deposit, credit or investment accounts² linked with this account³

Otherwise, a \$25 monthly Service Fee will apply.

STATEMENT OPTIONS:

- Check Safekeeping: No fee
- Online statements available at Chase.com: No fee
- Image Statement: \$2 will be added to the monthly Service Fee
- Check Enclosure: \$2 will be added to the monthly Service Fee

INTEREST:

Variable; based on daily collected balance.

KEY PACKAGE ADVANTAGES:

- Link multiple Chase Premier SavingsSM accounts to your primary checking account and also get the following benefits:
 - Earn higher interest rates on your Chase Premier Savings accounts when linked to an active Chase Premier Checking account⁵
 - Monthly Service Fees waived on the Chase Premier Savings accounts
 - Balances count toward waiving your monthly Service Fee on this checking account
 - Receive a combined statement
 - Your Chase Premier Savings account can be used for overdraft protection
- Earn higher interest rates on your CDs when linked to this checking account.⁶ For new and renewing CDs, see a Banker to make sure these accounts are linked, and to take advantage of this higher interest rate.
- Receive an optional second Chase Premier Checking account (\$100 minimum to open) with no monthly Service Fee when linked to this checking account.
- Chase offers no annual fee credit cards (subject to credit approval) with numerous options, such as cash back, rewards, travel and more. Link a Chase credit card to your primary checking account and get the following benefits:
 - Transfer funds and make payments to your card online
 - Outstanding balances count toward waiving your monthly Service Fee on this checking account
 - Your Chase credit card can be used for overdraft protection

Chase Premier Platinum Package

The Chase Premier Platinum Package recognizes and rewards you with the best that Chase has to offer, including special interest rates, discounts, privileges and priority service.

PRIMARY ACCOUNT:
Chase Premier Platinum CheckingSM
BENEFITS:

- Free access to 7,300 Chase ATMs and 2,600 branches nationwide
- Free Chase Online Banking including free personalized alerts and free online statements and check images
- Premium checking interest rates
- Free personal-size checks in any style
- No Chase fee for non-Chase ATM withdrawals⁷
- No fee for overdraft protection transfers
- Free Premier Platinum Check Card
- Free enrollment in Chase Visa[®] Extras Rewards Program
- Free stop payment orders
- No fee for money orders, official checks or travelers checks
- No fee for incoming wire transfers
- Free small-size Safe Deposit Box⁸
- Optional sweep available to tax-advantaged money market mutual fund³
- Free ATM mini statement

WHO IS ELIGIBLE:

Available to individuals.

MINIMUM TO OPEN:

\$5,000

MONTHLY SERVICE FEE:

No Service Fee in any statement period in which you:

- Keep an average ledger balance of \$75,000 or more in this account or a combination of this account and any qualifying deposit or investment accounts² linked with this account⁹

Otherwise, a \$35 monthly Service Fee will apply.

STATEMENT OPTIONS:

- Check Safekeeping, Check Enclosure or Image Statement: No fee
- Online statements available at Chase.com: No fee

INTEREST:

Variable; based on daily collected balance.

KEY ADVANTAGES:

- Link multiple Chase Premier Platinum SavingsSM accounts to this checking account and also get the following benefits:
 - Earn higher interest rates on your Chase Premier Platinum Savings account when linked to an active Chase Premier Platinum Checking account⁵
 - Monthly Service Fees waived on the Chase Premier Platinum Savings accounts
 - Balances count toward waiving your monthly Service Fee on this checking account
 - Receive a combined statement
 - Your Chase Premier Platinum Savings account can be used for overdraft protection
- Earn higher interest rates on your CDs when linked to this checking account.⁶ For new and renewing CDs, see a Banker to make sure these accounts are linked, and to take advantage of this higher interest rate.
- Receive up to two additional Chase Premier Platinum Checking accounts (\$100 minimum to open) with no monthly Service Fee when linked to this checking account.
- Chase offers no annual fee credit cards (subject to credit approval) with numerous options, such as cash back, rewards, travel and more. Link a Chase credit card to your primary checking account and get the following benefits:
 - Transfer funds and make payments to your card online
 - Your Chase credit card can be used for overdraft protection

Chase Workplace Package

An exclusive package designed especially for employees of a Chase at Work partner business.

PRIMARY ACCOUNT:**Chase Workplace CheckingSM****BENEFITS:**

- Free access to 7,300 Chase ATMs and 2,600 branches nationwide
- Free Chase Online Banking including free personalized alerts and free online statements and check images
- Free first order of Chase at Work checks
- Two non-Chase ATM transactions per statement period with no Chase fee⁷
- Free Chase Check Card
- Free enrollment in Chase Visa[®] Extras Rewards Program

WHO IS ELIGIBLE:

You must be employed by an eligible Chase at Work partner business.

MINIMUM TO OPEN:

\$25

MONTHLY SERVICE FEE:

No Service Fee with a monthly direct deposit of payroll.

Otherwise, a \$10 monthly Service Fee will apply.

STATEMENT OPTIONS:

- Check Safekeeping or Image Statement: No fee
- Online statements available at Chase.com: No fee
- Check Enclosure: \$3 monthly fee⁴

INTEREST:

Variable; earn interest each day when collected balance is \$2,500 and over.

KEY PACKAGE ADVANTAGES:

- Link a Chase SavingsSM account to this checking account and also get the following benefits:
 - No monthly Service Fee on the Chase SavingsSM account
 - Receive a combined statement
 - Your Chase SavingsSM account can be used for overdraft protection
- Earn higher interest rates on your CDs when linked to this checking account.⁶ For new and renewing CDs, see a Banker to make sure these accounts are linked, and to take advantage of this higher interest rate.
- Chase offers no annual fee credit cards (subject to credit approval) with numerous options, such as cash back, rewards, travel and more. Link a Chase credit card to your primary checking account and get the following benefits:
 - Transfer funds and make payments to your card online
 - Your Chase credit card can be used for overdraft protection

Specialty Personal Checking Accounts

Chase offers a variety of specialty checking accounts to meet your banking needs.

All of these checking accounts:

- Feature a minimum deposit of \$25 to open
 - Require check safekeeping for new accounts¹
 - Are non-interest bearing
-

High School Checking

This account gives your children the independence to start managing their money while still giving you the tools to oversee the process.

KEY FEATURES:

- Parent/Guardian has the ability to transfer funds from their account via Chase.com, phone, ATM or in-branch
- Visa® High School Check Card with spending controls

Note: Chase Online Bill Payment not available on this account.

WHO IS ELIGIBLE:

Individuals ages 15-18 with Parent/Guardian as a joint owner. Parent/Guardian must also have a linked qualifying Chase checking account¹⁰ opened in the same geographic region. The student's account will convert to Chase Free Checking when he/she reaches 19 years of age.

MONTHLY SERVICE FEE:

No Service Fee by maintaining the linked qualifying Parent/Guardian account. Otherwise, a \$10 monthly Service Fee will apply.

Chase College CheckingSM

This checking account is a smart choice for college students whose Parents/Guardians bank with us.

KEY FEATURES:

When the Parent/Guardian maintains a linked qualifying checking account:¹⁰

- No fee for Chase Online Bill Payment¹²
 - Two non-Chase ATM transactions each statement period with no Chase fee⁷
-

WHO IS ELIGIBLE:

College students age 18-24 at the time of account opening. (Parent/Guardian must also have a separate qualifying Chase checking account in the same geographic region.) The student's account will convert to Chase Free Checking five years after account opening.

MONTHLY SERVICE FEE:

No Service Fee for five years in any statement period in which you:

- Link with the qualifying Parent/Guardian checking account; or
- Maintain a daily ledger balance of \$0 or greater during the statement period

Otherwise, a \$10 monthly service fee will apply each statement period.⁴

INACTIVITY FEE:

\$6 monthly fee if there are no customer generated transactions for a period of 180 days and the account ledger balance is below \$250. (Not applicable for accounts opened in Texas and Wisconsin.)

FOOTNOTES

1. Accounts transferred into this product type may retain Image Statement or Check Enclosure for a monthly fee of \$3.00. A \$5,000 monthly average ledger balance in this account will waive this fee.
2. Securities (including mutual funds and variable insurance products) and investment advisory services are offered through Chase Investment Services Corp. (CISC). Annuities and insurance products are provided by various insurance companies and offered through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, and Chase Insurance Agency Services, Inc., a division thereof. CISC, a member of NASD/SIPC, and CIA are affiliates of JPMorgan Chase Bank, N.A. Products not available in all states.

NOT A DEPOSIT
NOT FDIC-INSURED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY THE BANK
MAY GO DOWN IN VALUE

JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc. – Member NASD, which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

3. Qualifying accounts for Chase Better Banking Checking or Chase Premier Checking include the following:
 - a) Personal checking accounts, personal savings accounts, CDs, certain Retirement CDs, or certain Chase Retirement Money Market Accounts (balances in Chase Money Purchase Pension and Profit Sharing plans do not qualify);
 - b) Outstanding balances in Chase first mortgage accounts (with servicing retained by Chase; must be in good standing), lines of credit (including credit card) and installment loans (lines of credit/loans must be in good standing);
 - c) Chase Investment Services Corp. investment accounts (last investment statement balance, excluding balances in Chase Money Purchase Pension and Profit Sharing Plans), JPMorgan Funds accounts (prior end of month balances), annuity products (annuities made available through Chase Insurance Agency, Inc. (CIA) and Chase Insurance Agency Services, Inc.), and personal trust accounts (last business day of prior month).
4. A minimum \$5,000 monthly average ledger balance in this account will waive the monthly Service Fee and Image Statement/Check Enclosure Fee for the statement period.
5. You are eligible for a higher interest rate on linked package savings accounts as long as your primary checking account in the package remains open and active. An active checking account is one that has at least one customer initiated transaction in a monthly statement cycle. The higher interest rate will be applied to your savings account throughout the next statement period. If your primary account is not linked or active, our standard interest rates will apply to your savings account throughout the next statement cycle.
6. You are eligible for a higher interest rate on linked CDs or Retirement CDs as long as your primary Chase Premier Platinum Checking, Chase Premier Checking, Chase Better Banking Checking or Chase Workplace Checking account is open at the time your CD opens or renews. If your primary checking account is not linked or open when your CD opens or renews, our standard interest rates will be applied to your CD for that term. CD rates are not adjusted before maturity.
7. Usage fee may be charged by the institution that owns the ATM. Additional fees may apply when using an ATM outside of the United States, Puerto Rico or the U.S. Virgin Islands.
8. 3" x 5" box or smaller for no annual fee; discount on other sizes, subject to availability.
9. Qualifying accounts for Chase Premier Platinum Checking include the following:
 - a) Personal checking accounts, personal savings accounts, CDs, certain Retirement CDs, or certain Chase Retirement Money Market Accounts (balances in Chase Money Purchase Pension and Profit Sharing plans do not qualify);
 - b) Chase Investment Services Corp. investment accounts (last investment statement balance, excluding balances in Chase Money Purchase Pension and Profit Sharing Plans), JPMorgan Funds accounts (prior end of month balances), annuity products (annuities made available through Chase Insurance Agency, Inc. (CIA) and Chase Insurance Agency Services, Inc.), and personal trust accounts (last business day of prior month).
10. Qualifying accounts for High School Checking or Chase College Checking exclude Chase Access CheckingSM, High School Checking and Chase College Checking.
11. Premier Checks include Select (Exclusive), Traditional and Guideline.
12. Optional Online Bill Payment available for \$4.95 per month without qualifying parent checking account.

Personal Savings and CD Accounts

Chase savings and CD accounts are a safe and predictable way to save.

All savings accounts feature:

- Competitive interest rates
 - The opportunity to link your savings and checking together to create a Chase Banking Package and help you waive monthly Service Fees
 - Free Chase Online Banking with free online statements and E-mail Alerts
 - The ability to use savings balances for overdraft protection
-

Except as noted, each of these savings accounts:

- *Has a minimum deposit of just \$100 to open*
 - *Features a variable rate of interest based on daily collected balances*
 - *Has monthly statements when linked to checking*
 - *Is available only to individuals or unincorporated non-business associations*
-

Chase SavingsSM

KEY FEATURES:

Whether you're saving for a vacation, a new car or a rainy day, this is the perfect place to begin.

- Earns interest on all collected balances
 - Low minimum balance to avoid monthly Service Fee
-

MINIMUM TO OPEN:

\$25

MONTHLY SERVICE FEE:

No Service Fee in any statement period in which you:

- Are in a Chase Workplace Package; or
- Maintain a daily ledger balance of \$300 or more in this account ; or
- Are under 18 years of age

Otherwise, a \$4 monthly Service Fee will apply.

The monthly Service Fee for this savings account will be waived for the first 12 months from account opening by establishing automatic monthly transfers of \$25 or more from your Chase checking account.

ADDITIONAL WITHDRAWAL FEE:

First four withdrawals per monthly cycle at no charge; \$3 for each withdrawal thereafter. (Waived for customers under 18 years of age.)

STATEMENT PERIOD:

Quarterly (monthly with Electronic Funds Transfer activity)

Chase Money Market SavingsSM	Earn interest and write up to three checks per month, all with one convenient account.
KEY FEATURES:	<ul style="list-style-type: none"> • Competitive, tiered interest rates with higher rates for higher balances in this account • Limited check access • Even higher interest rates when linked to an active Chase Better Banking or Chase Workplace Checking account as part of a Chase Banking Package
MONTHLY SERVICE FEE:	<p>No Service Fee in any statement period in which you:</p> <ul style="list-style-type: none"> • Maintain a minimum ledger balance of \$1,500 in this account <p>Otherwise, a monthly Service Fee of \$12 will apply.</p> <p>The Service Fee for this savings account will be waived for the first 12 months from account opening by establishing automatic monthly transfers of \$100 or more from your Chase checking account.</p>
STATEMENT OPTION:	Check Safekeeping required
Chase Premier SavingsSM	<i>The perfect place for money you want to keep liquid, and keep working hard.</i>
KEY FEATURES:	<ul style="list-style-type: none"> • Tiered interest rates reward you with higher rates for higher balances in this account • Earn even higher interest rates when linked to an active Chase Premier Checking account as part of a Chase Premier Package
MONTHLY SERVICE FEE:	<p>No Service Fee in any statement period in which you:</p> <ul style="list-style-type: none"> • Are in a Chase Premier Package; or • Maintain a minimum ledger balance of \$10,000 in this account during the monthly statement period <p>Otherwise, a monthly Service Fee of \$15 will apply.</p>
Chase Premier Platinum SavingsSM	<i>Enjoy the rewards of one of our best savings accounts.</i>
KEY FEATURES:	<ul style="list-style-type: none"> • Tiered interest rates reward you with higher rates for higher balances in this account • Maximize your yields by consolidating balances into this account • Earn higher interest rates when linked to an active Chase Premier Platinum Checking account as part of a Chase Premier Platinum Package
MONTHLY SERVICE FEE:	<p>No Service Fee in any statement period in which you:</p> <ul style="list-style-type: none"> • Are in a Chase Premier Platinum Package; or • Maintain a minimum ledger balance of \$25,000 in this account during the monthly statement period <p>Otherwise, a monthly Service Fee of \$20 will apply.</p>

Chase Retirement Money Market Account

As your balance increases, you earn higher rates – so you can just sit back and watch your retirement savings grow. Ask your banker about additional Chase Retirement Account options.

KEY FEATURES:

- Tiered interest rates to reward higher balances in this account
- Interest is paid on ledger balance
- Additional deposits can be made at any time*

FEES:

See below for applicable Retirement Plan Fees.

STATEMENT PERIOD:

Balance information provided monthly when linked to a checking account. Transaction detail provided on monthly, quarterly or annual retirement plan statement (as applicable).

Chase Certificate of Deposit and Chase Retirement Certificate of Deposit Accounts

Earn higher interest rates on a new or renewing Certificate of Deposit when linked to an active checking account. See your Banker to make sure these accounts are linked, and to take advantage of this higher interest rate.

MINIMUM TO OPEN:

The standard minimum deposit amount to open is \$1,000.

FEES:

See below for applicable Retirement Plan Fees for Chase Retirement Certificate of Deposit Account(s).

Refer to the General Account Terms and Conditions section for other features regarding these accounts.

RETIREMENT PLAN FEES:**IRA Annual Fee**

Effective May 1, 2007, a fee of \$30 will be charged annually on May 1 (or the first business day in May) for each Traditional IRA and Roth IRA plan you own unless at least one of the following applies to such plan as of April 30 (or last business day in April):

- you maintain a Chase checking account in the same market** as the IRA
- a contribution of \$1,000 or more is made to the IRA during the last 12 months ending April 30 (or last business day in April)
- you are a Traditional IRA participant age 70½ or older and are subject to taking Required Minimum Distributions from your Traditional IRA
- the balance in the IRA is \$10,000 or more (including deposits and investments).

Trustee-to-Trustee Transfer Fee

The fee for a Trustee-to-Trustee Transfer to another institution via a check or ACH is \$50. If the transfer amount requested is less than 100% of the balance of your plan, the applicable fee will be deducted from your account(s). If the transfer amount requested is equal to 100% of the balance of your plan, the applicable fee will be deducted from the balance before the transfer is made.

* The IRS limits the amount you can contribute to your retirement account each year. Check with your tax advisor for more information on these limits or call us.

** Market is displayed on your checking account and retirement account statements.

Business Checking Accounts and Business Packages

Whether you're an established business or just starting up, Chase has business checking accounts and packages to meet your needs.

Our business checking accounts feature:

- *Minimum deposit of \$100 to open*
- *Free Chase Business Check Card*
- *Chase OnlineSM for Small Business*
- *Customized statements*
- *Online tax payment services and payroll payment services – ask us for details*

Chase Business Packages

Add new business savings and personal checking accounts with no monthly service fee – and make all of your banking more convenient too.

Chase business checking accounts are available as standalone accounts, or you can add other Chase accounts to create a Chase Business Banking Package that gives you:

- A personal checking account with no monthly Service Fee
- No monthly Service Fee on your linked savings account(s), and interest rate advantages on business savings and Certificate of Deposit accounts as well

Earn interest on business checking accounts!

If your company is eligible, you can earn interest on most of the business checking accounts listed. Interest rates are variable, based on daily collected balance and subject to change at Chase's discretion.

A note regarding eligibility

-
- Business checking accounts (non-interest) are available to all businesses
 - Business checking accounts with interest are available only to sole proprietors, nonprofit organizations and government entities, due to Federal regulation

**Chase BusinessClassicSM
Packages**

A simple, economical choice for businesses with low transaction needs.

KEY PACKAGE ADVANTAGES:	<ul style="list-style-type: none"> • No monthly Service Fee on linked Chase Business Savings accounts • Interest rate advantage on linked Chase Business High Yield Savings accounts and Business CDs • No monthly Service Fee on a linked Chase Better Banking Checking account for your personal use
PRIMARY ACCOUNT:	Chase BusinessClassic Checking
KEY FEATURES:	<ul style="list-style-type: none"> • Right choice for small and growing businesses • Low monthly Service Fee • Low average balance to avoid this fee
MONTHLY SERVICE FEE: (WITH STATEMENT OPTIONS)	No Service Fee when you maintain an average ledger balance of \$7,500 or more in this account during the statement period. Otherwise: \$11 with Check Safekeeping \$13 with Image Statement \$15 with Check Enclosure
TRANSACTION FEES:	200 free transactions ¹ per month, \$0.40 for each additional.

PRIMARY ACCOUNT:	Chase BusinessClassic Checking with Interest
KEY FEATURES:	<ul style="list-style-type: none"> • Beneficial for sole proprietorships, nonprofit organizations or government entities • Earn interest on your account • Low monthly Service Fee • Low average balance to avoid this fee
MONTHLY SERVICE FEE: (WITH STATEMENT OPTIONS)	No Service Fee when you maintain an average ledger balance of \$7,500 or more in this account during the statement period. Otherwise: \$13 with Check Safekeeping \$15 with Image Statement \$17 with Check Enclosure
TRANSACTION FEES:	200 free transactions ¹ per month, \$0.40 for each additional.
INTEREST:	Variable; based on daily collected balance.

**Chase BusinessCustomSM
Packages**

Link all of your BusinessCustom Checking accounts for greater flexibility and convenience and to help minimize fees. Add a Chase Business High Yield Savings account to maximize earnings.

KEY PACKAGE ADVANTAGES:	<ul style="list-style-type: none"> • No monthly Service Fee on linked Chase Business High Yield Savings accounts • Interest rate advantages on linked Chase Business High Yield Savings accounts and Business CDs • No monthly Service Fee on a linked Chase Better Banking Checking account for your personal use
PRIMARY ACCOUNT:	Chase BusinessCustom Checking
KEY FEATURES:	<ul style="list-style-type: none"> • Earnings credit on your collected deposit balances in checking • Combine your checking balances in multiple BusinessCustom accounts to help waive your monthly Maintenance Fee
MONTHLY MAINTENANCE FEE: (WITH STATEMENT OPTIONS)	<p>No Maintenance Fee when you maintain a combined average collected balance of \$40,000 or more in this account and other linked Chase BusinessCustom Checking accounts during the statement period. Otherwise:</p> <p>\$16 with Check Safekeeping per account</p> <p>\$18 with Image Statement per account</p> <p>\$20 with Check Enclosure per account</p>
TRANSACTION FEES:	<p>\$0.20 for each check paid or other debit</p> <p>\$0.30 for each deposit made or other credit</p> <p>\$0.18 for each deposited item</p>
EARNINGS CREDIT:	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, basic cash management and most additional banking services.

PRIMARY ACCOUNT:	Chase BusinessCustom Checking with Interest
KEY FEATURES:	<ul style="list-style-type: none"> • Available to sole proprietors, nonprofit organizations or government entities • Earn interest on your account • Earnings credit on your collected balances in checking • Combine your checking balances in multiple BusinessCustom accounts to help waive your monthly Maintenance Fee
MONTHLY MAINTENANCE FEE: (WITH STATEMENT OPTIONS)	<p>No Maintenance Fee when you maintain a combined average collected balance of \$40,000 or more in this account and other linked Chase BusinessCustom Checking with Interest accounts during the statement period. Otherwise:</p> <p>\$18 with Check Safekeeping per account</p> <p>\$20 with Image Statement per account</p> <p>\$22 with Check Enclosure per account</p>

TRANSACTION FEES:	\$0.20 for each check paid or other debit \$0.30 for each deposit made or other credit \$0.18 for each deposited item
INTEREST:	Variable; based on daily collected balance
EARNINGS CREDIT:	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, basic cash management and most additional banking services. Earnings credit is reduced by the amount of interest paid.

Chase BusinessPlus® Packages

A unique package that rewards and recognizes your total Chase relationship, both business and personal. Choose from three customized plans to suit your specific business checking needs.

KEY PACKAGE ADVANTAGES:	<ul style="list-style-type: none"> • No monthly Service Fee on linked Chase Business High Yield Savings accounts • Interest rate advantages on linked Chase Business High Yield Savings accounts and Business CDs • No monthly Service Fee on a linked Chase Premier Checking account for your personal use • Discounts on business credit services – some restrictions apply • First order of business checks free – some restrictions apply
ELIGIBILITY:	<ul style="list-style-type: none"> • Must have a personal checking account • Business checking accounts with interest are available only to sole proprietors, and nonprofit organizations

PRIMARY ACCOUNT:

Chase BusinessPlus Checking

KEY FEATURES:

- Three flexible plans – Plus, Extra and Premium – for any size business
- Use combined balances in personal and business accounts to eliminate monthly Maintenance Fee
- Qualify for better rates and pricing on business savings and loans
- Open a Chase Premier Checking account for your personal use with no monthly Service Fee

MONTHLY MAINTENANCE FEE: (WITH STATEMENT OPTIONS)

BusinessPlus Checking

No Maintenance Fee when you keep a combined average ledger balance of \$8,000 or more in this account and other linked Chase BusinessPlus Checking accounts and a combined average ledger balance of \$50,000 or more in this account and any qualifying business or personal deposit, credit and investment accounts.^{2,3} Otherwise:

\$21 with Check Safekeeping	\$23 with Check Safekeeping
\$23 with Image Statement	\$25 with Image Statement
\$25 with Check Enclosure	\$27 with Check Enclosure

BusinessPlus Checking with Interest

BusinessPlus Extra Checking

No Maintenance Fee when you keep a combined average ledger balance of \$12,000 or more in this account and other linked Chase BusinessPlus Checking accounts and a combined average ledger balance of \$100,000 or more in this account and any qualifying business or personal deposit, credit and investment accounts.^{2,3} Otherwise:

\$46 with Check Safekeeping	\$48 with Check Safekeeping
\$48 with Image Statement	\$50 with Image Statement
\$50 with Check Enclosure	\$52 with Check Enclosure

BusinessPlus Extra Checking with Interest